

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jeffrey Todd Grace
Amy Louise Grace
Debtor(s)

Bankruptcy Case No.: 15-24009-GLT
Issued Per 11/12/2020 Proceeding
Chapter: 13
Docket No.: 240 – 232, 236
Concil. Conf.: November 12, 2020 at 09:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 21, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Nov. 12, 2020 at 09:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The Trustee's Certificate of Default to Dismiss at Docket No. 232 is resolved by the Confirmation of Debtor's Amended Plan.

A Fee Application is needed if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

(1) The secured claim(s) of the following creditor(s) shall govern, and then following all allowed post-petition payment change notices filed of record: Claim No. 10-2 of DLJ

Mortgage.

(2) The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at interest of contract rate, in a monthly amount to be determined by Trustee to pay in full: Claim No. 14 of JP Morgan Chase.

(3) Unsecured's to be paid 100% per prior plan.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

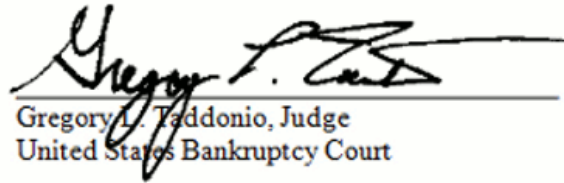
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: November 12, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Jeffrey Todd Grace
Amy Louise Grace
Debtor(s)

Case No. 15-24009-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas

Page 1 of 3

Date Rcvd: Nov 12, 2020

Form ID: 149

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Todd Grace, Amy Louise Grace, 16 Barclay Street, Greensburg, PA 15601-1608
cr	++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774 address filed with court:, JPMorgan Chase Bank, N.A., 201 N Central Ave, Fl 11, Phoenix, AZ 85004
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
cr	+ Santander Consumer USA Inc., c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14130994	+ Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14202413	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14130999	+ Bishop Lawrence T Perseco, 12 Barclay Street, Greensburg, PA 15601-1608
14170750	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216
14131000	Caliber Home Loans, Inc., ISAOA/ATIMA., P.O. Box 7731, Springfield, OH 45501-7731
14131002	+ Crd Prt Asso, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
14828042	+ DLJ Mortgage Capital and Serviced by, Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
14966913	+ DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14131004	+ Drive Fin/Santander Consumer USA, Attn: Bankruptcy, 5201 Rufe Snow Dr Ste 400n, Richland Hills, TX 76180-6036
14131006	EOS CCA, P.O. Box 981025, Boston, MA 02298-1025
14149724	+ First Commonwealth Bank, c/o AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
14153224	First National Bank of PA, c/o AAS Debt Recovery Inc., 2526 Monroeville, PA 15146
14131008	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14131009	Geico Casualty Company, One Geico Plaza, Bethesda, MD 20811-0001
14131011	Kvet Animal Care, 1 Gibraltar Way, Greensburg, PA 15601-5613
14176382	+ LSF8 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14131012	+ Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
14131014	+ Recmgmt Srvc, 240 Emery Street, Bethlehem, PA 18015-1980
14142228	+ Santander Consumer USA, Inc., P.O. BOX 961245, Ft Worth TX 76161-0244
14131016	+ The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14131017	+ Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
14764947	+ U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14131020	Westmoreland Hospital, Cashier, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Nov 13 2020 04:07:37	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14130995	+ Email/Text: bankruptcy1@acecashexpress.com	Nov 13 2020 04:26:00	ACE Cash Express, 1701 Lincoln Highway, North Versailles, PA 15137-2550

District/off: 0315-2

User: dbas

Page 2 of 3

Date Rcvd: Nov 12, 2020

Form ID: 149

Total Noticed: 47

14130996	+ Email/Text: EBNProcessing@afni.com	Nov 13 2020 04:26:00	Afni, Attention: Bankruptcy, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
14161861	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 13 2020 04:06:04	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14130997	Email/Text: bky@americanprofit.net	Nov 13 2020 04:26:00	American Profit Recovery, 34505 W 12 Mile Road, Suite 333, Farmington, MI 48331-3288
14130998	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Nov 13 2020 04:26:00	Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
14155678	Email/PDF: rmscedi@recoverycorp.com	Nov 13 2020 04:07:37	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14131001	Email/Text: documentfiling@lciinc.com	Nov 13 2020 04:25:00	Comcast, P.O. Box 3002, Southeastern, PA 19398-3002
14131003	Email/Text: G06041@att.com	Nov 13 2020 04:26:00	Direct TV, P.O. Box 78626, Phoenix, AZ 85062
14131005	+ Email/Text: bknotice@ercbpo.com	Nov 13 2020 04:26:00	Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14731947	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 13 2020 04:25:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14131010	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 13 2020 04:26:00	Jefferson Capital Systems, LLC, 16 McClelland Road, Saint Cloud, MN 56303
14264549	Email/Text: bk.notifications@jpmchase.com	Nov 13 2020 04:25:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14131013	+ Email/Text: Supportservices@receivablesperformance.com	Nov 13 2020 04:26:00	Rcvl Per Mng, Attn:Collections/Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
14148911	Email/PDF: rmscedi@recoverycorp.com	Nov 13 2020 04:07:37	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14131015	+ Email/Text: compliance@sentrycredit.com	Nov 13 2020 04:26:00	Sentry Credit, Inc., 2809 Grand Avenue, Everett, WA 98201-3417
14131018	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Nov 13 2020 04:24:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
14131019	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 13 2020 04:26:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14176839	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 13 2020 04:26:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CSMC 2019-RPL2 Trust
cr		DLJ Mortgage Capital, Inc.
cr		LSF8 Master Participation Trust
cr		U.S. Bank Trust National Association as Trustee fo
14966914	*+	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14131007	##	Excelsa health Medical Group, 520 Jefferson Ave. Suite 400, Jeannette, PA 15644-2538

TOTAL: 4 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

District/off: 0315-2

User: dbas

Page 3 of 3

Date Rcvd: Nov 12, 2020

Form ID: 149

Total Noticed: 47

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Santander Consumer USA Inc. brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor CSMC 2019-RPL2 Trust bnicholas@kmlawgroup.com
David A. Colecchia	on behalf of Joint Debtor Amy Louise Grace colecchia542@comcast.net dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekudlock@my-lawyers.us
David A. Colecchia	on behalf of Debtor Jeffrey Todd Grace colecchia542@comcast.net dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekudlock@my-lawyers.us
James P. Valecko	on behalf of Creditor LSF8 Master Participation Trust jvalecko@weltman.com PitEcf@weltman.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor JPMorgan Chase Bank N.A. ecfmil@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11